#### **HOW DO I FILE A CLAIM?**

- **1.** It is your responsibility to immediately notify your supervisor or department's designee of your work-related injury.
- **2.** Your supervisor or department's designee will complete an Employer's Report of Industrial Injury form (often referred to as a 101 form) and submit it to your department's designee or to Maricopa County Risk Management (MCRM).
- **3.** If you require medical treatment, you must use Concentra for your initial treatment, unless extenuating or emergency circumstances prevent you from doing so. After the first visit, you may choose a different provider. Refer to the section *What if I Want to Change Doctors?*
- **4.** The health care provider will give you an Industrial Commission of Arizona (ICA) form called a Worker's & Physicians Report of Injury (often referred to as a 102) to complete and sign.
- **5.** If an injured worker misses any full days of work or is placed on light/restricted/modified duty by the attending physician because of the injury, the supervisor or department's designee must fill out an initial OSHA Supplement form. Then submit it to the Safety office via fax at (602)-506-6496. This form will need to be updated when the worker returns to work or if there is a change in their status.
- **6.** The health care provider will send the 102 form to the ICA, MCRM, and to our Third Party Administrator (TPA), Pinnacle Risk Management Services (Pinnacle).
- **7.** Your claim is officially filed when the ICA receives your 102 form.
- **8.** Pinnacle will send you a welcome letter and medical release form; the medical release must be signed and returned to Pinnacle.
- **9.** Pinnacle will obtain and review your medical information to determine if your claim should be accepted or denied. Your claim must be accepted in order to qualify for benefits. If your claim is accepted 100% of approved related medical costs will be covered.
- **10.** Your claim must be filed within one year of the date of injury.

### HOW DO I LOCATE A CONCENTRA FACILITY?

NOTE: If your injury is life or limb threatening, call 911 or go to your nearest emergency room. For non-emergency care, Maricopa County uses Concentra to evaluate and treat work-related injuries without an appointment. Concentra has many locations and some have extended hours including facilities open 24 hours a day. Call Concentra at (602) 244-9500 to find the most convenient location (this is the Airport office of Concentra and they are open 24/7). Or check online at: <a href="http://maps.concentra.com/Default.aspx">http://maps.concentra.com/Default.aspx</a>

### WHAT IF MY DOCTOR SAYS I CAN GO BACK TO WORK BUT WITH TEMPORARY

LIMITATIONS? If you have been released to return to work with temporary restrictions, you must immediately advise both your supervisor and Pinnacle. You should request transitional (light) duty from your supervisor by completing a Transitional Duty form (available at <a href="http://ebc.maricopa.gov/hr/EmpDisb/">http://ebc.maricopa.gov/hr/EmpDisb/</a>) it is within the Transitional Duty Policy. If work is available and you do not accept the assignment, your workers' compensation benefits will be suspended.

### WHAT HAPPENS IF I CAN'T RETURN TO WORK?

If your health care provider says you can't return to work, you must immediately notify your supervisor. Ask your provider for a note indicating your work status. Give the note to your supervisor immediately. You are responsible for keeping your supervisor informed of any changes your provider makes regarding your work status.

### **DO I HAVE TO PAY FOR MY BENEFITS**

WHILE I AM OFF WORK? If you are not receiving Supplemental Pay\*\*, you are responsible for your premium for each plan in which you are currently enrolled. To pay for your benefits while you are on Workers' Compensation, the premium amount due for each plan will go into arrears each pay period. When you return to work, you will pay back the premium owed by having an additional premium deducted per pay period as well as your current premium until the amount owed is recovered.

If you do not return to work, you will be billed for the premiums due.

## WHEN DO MY WORKERS' COMPENSATION PAYMENTS BEGIN?

If your provider places you on off-work status, there is a seven-calendar-day waiting period before Workers' Compensation lost wage payments begin. You must use your sick (SCK) or vacation (VAC) if you wish to be paid during the waiting period. Workers' Compensation does not count the date of injury as part of the waiting period because you were working that day.

If you are off work for 14 calendar days or more, Workers' Compensation will pay you for the sevenday waiting period. In this case, you will be paid by Workers' Compensation and allowed to keep the SCK or VAC already paid to you for the waiting period.

### HOW WILL MY PAYMENT BE

CALCULATED AND PAID? If your claim is accepted, Pinnacle will request your wage information from the Payroll Division to determine your average monthly wage. The maximum average monthly wage is \$4,185.78. You will receive 66 2/3 percent of your average-monthly-wage while off work. Even if your average-monthly-wage is more than \$4,185.78, the most you can receive is 66 2/3 percent of \$4,185.78.

Workers' Compensation payments are issued by Pinnacle in a check mailed to your home address listed on the ICA form. The timeframes are approximately every 14 days if you are in a no work status <u>OR</u> every 30 days if your light duty restrictions are not accommodated.

### RETURN TO WORK/DR APPTS/PT VISITS

Workers' Compensation is designed to compensate for time lost while you are on an off-work status. Once released to full-time work, any appointments related to your injury must be made on your own time. You may use SCK or VAC if eligible and available.

## CAN I SUPPLEMENT MY WORKERS' COMPENSATION PAYMENT?

\*\* (Supplemental Pay)

**NOTE:** You will not be eligible for supplemental pay if the amount you receive from WC is more than you normally earn working for the County, your net earnings amount. Workers' Compensation payments can be less than you would normally earn, but without deductions for taxes and benefits or if you have earnings from outside Maricopa County they may be more.

Maricopa County allows you to use your SCK or VAC to make up the difference between what you receive from Workers' Compensation and what you would have received had you been working your regularly scheduled hours for Maricopa County, your net pay amount.

Employees wishing to receive supplemental pay must have SCK or VAC in their leave bank; then complete a Supplemental Pay Agreement form (http://ebc.maricopa.gov/hr/empdisb/pdf/supp\_pay\_agreement.pdf) and mail it to the address shown on the form. Your supplemental pay is subject to mandatory deductions (e.g. state and federal tax, retirement, social security, etc.)

Supplemental pay will continue as long as you are receiving workers' compensation payments and you have SCK or VAC available.

# CAN I RECEIVE SHORT-TERM DISABILITY BENEFITS AND WORKERS' COMPENSATION AT THE SAME TIME?

**No**, the limit for short term disability is now 60% of your wages and Workers' Compensation pays at 66 2/3%

# DOES TIME OFF WORK FOR MY INJURY COUNT AS TIME OFF UNDER THE FAMILY AND MEDICAL LEAVE ACT?

Time off work for your work-related injury will be counted as time off under the Family and Medical Leave Act (FMLA), if you are FMLA-eligible.

### WHAT IF I WANT TO CHANGE DOCTORS?

If you wish to change doctors, you must obtain authorization from Pinnacle if you have been treated by one doctor twice. Contact your claims adjuster at Pinnacle to request authorization. You may need to file a petition with ICA to change doctors.

### WHAT IF I NEED TO LEAVE THE STATE?

If you plan to be out of the state for more than two weeks, you must obtain prior approval. If you don't obtain prior approval, your benefits may be suspended.

# WHAT IF I AM DISSATIFIED WITH THE SERVICE I AM RECEIVING FROM PINNACLE?

**LEVEL ONE:** If you have an issue or concern regarding the servicing of your claim, your first contact should be with the claims adjuster assigned to you by Pinnacle. Most issues can be resolved on this level.

**LEVEL TWO:** If you have already discussed your issue with the claims adjuster and are not satisfied with the service you are receiving, ask to speak with the adjuster's supervisor or manager.

**LEVEL THREE:** If your concerns continue to be unresolved, you may contact Maricopa County Risk Management at (602) 506-8041. Upon receipt of your complaint, Risk Management will coordinate with Pinnacle to ensure your concern is addressed.

Alternately, you may wish to contact the ICA Ombudsman at (602) 542-4538. The ICA Ombudsman also can answer your questions and address your concerns.

### **FORMS LOCATION**

101 forms and OSHA Supplement forms are available on the EBC under Index, Risk Management Documents.

### Workers' Compensation

Information You Need to Know



Maricopa County Risk Management 222 N. Central Ave., Suite 1110 Phoenix, AZ 85004 Phone: (602) 506-8041

Fax: (602) 506-5939

Third Party Administrator (TPA)
Pinnacle Risk Management Services
7500 N Dreamy Draw, Suite 135
Phoenix, AZ 85020
(480)-367-2000 Phone
(480)-367-2001 Fax

Revised 1-1-2013